

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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*Attorney for Specialized Loan Servicing LLC as  
servicing agent for Wells Fargo Bank, N.A. as  
Trustee for the MASTR Asset Backed Securities  
Trust 2007-NCW Mortgage Pass-Through  
Certificates Series 2007-NCW*

In re:

Patricia S. Williams

*aka Patricia Morris*

Debtor.

Page 1 of 5



Order Filed on February 18, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Chapter 13

Case No. 19-23665-VFP

Hearing Date: February 17, 2022

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: February 18, 2022**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor: Patricia S. Williams  
Case No.: 19-23665-VFP  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW (“Creditor”), whereas the post-petition arrearage amount was \$1,646.97, as of February 11, 2022, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **6029 Palisade Avenue, West New York, New Jersey 07093** (“Property”) provided that the Debtors comply with the following:

- a. On or before March 1, 2022 and continuing monthly on or before the 1<sup>st</sup> day of each consecutive month until paid in full, the Debtor shall cure the post-petition arrearage amount by making **six (6) monthly payments of \$274.50** each directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **March 1, 2022 payment** and continuing thereafter in accordance with the underlying loan documents.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 respectfully, to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Stuart D. Gavzy  
Stuart D. Gavzy, Esq.  
8171 E. Del Barquero Dr.  
Scottsdale, AZ 85258  
*Counsel to Debtor*

/s/ Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*

In re:  
Patricia S. Williams  
Debtor

Case No. 19-23665-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 18, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia S. Williams, 12 North 4th Street, Paterson, NJ 07522-1323

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For the Certificateholders of Mastr Asset-Back Securities Trust 2007-NCW, Mortgage Pass-Through Certificates, Series 2007-NCW dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For the Certificateholders of Mastr Asset-Back Securities Trust 2007-NCW, Mortgage Pass-Through Certificates, Series 2007-NCW rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Wells Fargo Bank N.A., as Trustee, et al... rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Feb 18, 2022

Form ID: pdf903

Total Noticed: 1

Stuart D. Gavzy

on behalf of Debtor Patricia S. Williams stuart@gavzylaw.com  
lesliebrown.paralegal@gmail.com;gavzysr82824@notify.bestcase.com;4635996420@filings.docketbird.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7